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ABSTRACT

Focusing on the role of community colleges in providing affordable access to postsecondary education, this two-part monograph reviews college services and federal aid programs for college students and provides projections of federal aid for 1998-99. The first part reviews the role of the colleges in the modern economy, highlighting such efforts as workforce development, distance learning, programs for under-served populations, leadership in teaching and learning, and remedial education. This part also describes three new federal investments in education established by the Taxpayer Relief Act of 1997: the Hope Scholarship (HS), providing tax credits for 1- and 2-year certificate programs; the Lifetime Learning Tax Credit (LLTC), providing 20% credits for programs beyond the first 2 years of college; and increases in the Pell Grant program to $3,000, making an additional 130,000 students eligible for the program. The second part then provides estimates of the impact of these three programs on community college students in 1998-99, including tables of dollar amounts expected to be provided by each program nationally and by state, as well as estimates by state of the number of people expected to be served by each program. (BCY)

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Investing in Quality, Affordable Education for All Americans:

A New Look at Community Colleges

JC 970515

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U.S. Department of Education
Office of Vocational and Adult Education
Community College Liaison Office

October 1997

Investing in Quality, Affordable Education for All Americans:
A New Look at Community Colleges

"I believe America ought to work the way the community colleges in America work. I believe they are the ultimate democratic institution, small "d": open to everybody, where everybody has a chance; results-oriented; flexible, not bureaucratic; working in partnership with the private sector; guaranteeing opportunity for everybody who is responsible enough to seek it."
-- President Bill Clinton, September 6, 1996,
at Gulf Coast Community College in Panama City, FL

Fifty years ago, a panel convened by President Truman challenged the nation to develop a network of low-cost community colleges whose "dominant feature is its intimate relations to the life of the community it serves." The vision of that Presidential Commission has been more than realized. Today, the American community college is the most popular type of institution in the premier system of higher education in the world.

Since the opening of the first campus in Joliet, Illinois, in 1901, the community college has grown to become an institution at the economic and educational core of hundreds of American cities and towns. More than 5.3 million credit-earning students study at more than 1,200 community colleges. The enrollment figure represents almost half of the national undergraduate student body; nearly the same number are enrolled in non-credit programs.

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Community colleges look like and serve all of America. As an institution with a primarily local focus, the community college is a vital hub for the development of human resources to support local business and industry. The typical community college curriculum is driven by academic and occupational programs and support services that target local economic and workforce development needs. In recent years, community colleges have broadened their mission to work more closely with K-12 school districts in an effort to promote higher academic standards in elementary and secondary classrooms.

The community college's increasingly vital role in serving America's educational and economic needs was one of the catalysts behind the largest new investment in student financial aid since the GI Bill.

The Taxpayer Relief Act that President Clinton signed into law in August included a new form of assistance designed to make the first two years of college as

universally available as the first 12 grades. The HOPE Scholarship provides a tax credit of up to $1,500 per year for students from middle-income families for the first two years of college. With an average community college tuition of $1,320 projected for the 1998-99 academic year, the HOPE Scholarship will make the first two years of college affordable for any student who works hard and makes the grade.

The legislation also created the Lifetime Learning Tax Credit -- a 20 percent tax credit for the first $5,000 in tuition and fees for juniors, seniors, graduate students, or adults who take a course to advance their career prospects (after the year 2002, the credit is available on the first $10,000 in tuition and fees). We live in an age in which everyone must learn throughout their lifetime in order to remain competitive in the job market. Adult learners, minority and immigrant students, traditional-aged high school graduates, and workers of all ages across America are looking for ways to enhance their job skills to navigate these changing times. For lower- and middle-income families, the Lifetime Learning Tax Credit and the affordability of community colleges offer a formula for getting ahead.

With an average community college tuition of $1,320 projected for the 1998-99 academic year, the HOPE Scholarship will pay for, on average, 88 percent of an eligible student's tuition at a two-year institution.

President Clinton's tax breaks for college will help Americans invest more than $35 billion in education over the next five years. When combined with larger Pell Grants for the nation's neediest students, the tax breaks for college will enable two-year colleges to open their classrooms to more and more Americans -- a development that will yield two primary benefits.

First, education beyond high school instills a higher regard for good citizenship and the democratic process, a priceless commodity in our increasingly mobile and diverse society. Second, postsecondary education offers the best path to economic self-sufficiency and a better quality of life. Recent studies of the ties between educational achievement and economic well-being indicate an American worker with two years of college earns, on average, almost $1.1 million over the course of his or her lifetime. By contrast, the average American with only a high school diploma will earn about $250,000 less.

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President Clinton's dozen visits to community college

campuses thus far during his Administration symbolizes his firm belief that community colleges are engines of community growth. This report offers a snapshot of the community college and its central role in academic and occupational skill development, life-long learning and the promotion of America's economic and social progress.

A Profile of the 21st Century Community College Student

As recently as the mid-1980s, most community college students were recent high school graduates who attended as full-time students. Since that time, however, the profile of the community college student body has changed dramatically. With an average age of 29, today's community college students need an educational program that enables them to balance schoolwork with the time demands of jobs and families.

For these students, flexibility is essential, and community colleges have responded. Almost two-thirds of community college students attend part-time, which means that they need classes at a time and place that is convenient with their working hours. The typical community college offers a full range of day, evening, and weekend courses to accommodate virtually any student's work schedule. Satellite campuses provide options in close proximity to a student's home or workplace. Ancillary services, such as child care and tutorial programs, respond to family needs in a way that helps students manage their commitments. The list of options continues to grow as advancements in technology make courses available via television and other "distance learning" media.

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The expanding range of choices is essential to keep up with the increasing demand for postsecondary education. As Secretary Riley noted in a recent report, the Baby Boom Echo is driving up enrollment to record levels in our K-12 system. This year, more than 52.2 million students entered the nation's public and private elementary and secondary schools. That figure is an all-time record, and it is expected to be eclipsed every year for the coming decade before leveling off at the new plateau.

As these students grow older, the demand for all types of higher education will grow as well. Because of their extensive ties to local high schools, community colleges will feel the wave first among institutions of higher education. The

growth in the 18-to-24 age group is foremost among several factors expected to drive up community college enrollment by 11 percent over the coming decade. Workers returning to school and employers in search of training for their employees will also drive enrollment growth.

More specifically, the community college serves a range of educational needs that span the socioeconomic spectrum. One out of 10 community college students already possesses a bachelor's degree. These students turn to a community college for technical or occupationally related course work, such as foreign language training, enhanced computer skills, or emergency medical technician certification. In these and dozens of other areas, the community college offers the right subject, at the right time and place, and at the right price.

Community colleges are often key players in efforts to help people make the transition from the welfare rolls to payrolls. For example, community colleges in California last year served more than 125,000 students who were on public assistance while preparing for work. Many community colleges are now intensifying their efforts to forge links with state and local welfare officials and design strategies to help students make the transition from welfare to work.

The growth in the 18-to-24 age group is one of several factors expected to drive up community college enrollment by 11 percent over the coming decade.

More than one-fifth of community college students will transfer directly into a four-year baccalaureate program. These students lay the groundwork to earn their bachelor's degree while attending the community college. About one-fourth of America's college students enroll alternately or simultaneously in both a two-year college and a four-year college to craft an educational program that meets their learning needs, cost considerations, and personal or career schedules. Studies of the educational achievement levels of these students find that community college transfer students perform as well during their junior and senior years of study as the students who began their college education in four-year institutions.

For another third of the community college student body, the goal of their studies is to complete a certificate or degree program that qualifies them for a specific line of work. Community colleges train large segments of the workforce in nursing and allied health fields, computer-related fields, the hospitality industry, agricultural support industries, and the array of positions in automotive and manufacturing technology.

Community colleges appeal to diverse groups of Americans for a host of reasons.

Employers are eager to send their employees to community colleges because of their accessibility, low cost, and the proven ability of these institutions to meet the needs of local business and industry. Students like the same features, as well as the flexibility of the course offerings and the personal atmosphere created by manageable class sizes.

Serving 21st Century Learners in a Fast-Changing Economy

The pace of change in today's workplace is dizzying, and growing faster with each new day. Consider this: Today's high-end desktop PC offers more computing power than the first spaceship that landed on the Moon. With technological advancements emerging at such a furious pace, American workers must continually renew and expand their skills base to keep up with the changing times.

The need for such up-to-the-minute education and training goes to the heart of the community college's mission. By building and maintaining alliances with employers in their region, community colleges keep close tabs on the labor demands in the local job market. Such public/private partnerships serve the needs of employers, as well as the needs of current and prospective employees.

> One out of 10 community college students already possesses a bachelor's degree. These students turn to a community college for technical or occupationally related course work.

This philosophy has put community colleges in the forefront of several areas related to education, training, and economic growth:

Workforce development -- Two-year colleges are leaders in providing trained manpower for traditional fields and newly emerging employment areas. They are extremely effective in supporting local economic development efforts, as well as training the local workforce for both specific tasks (e.g., statistical processing controls) and widely marketable skills (e.g., technical writing). Community colleges train the bulk of nursing and credentialed allied health service workers in the United States -- 85 percent of the training in ophthalmic technology, 71 percent in medical imaging, 69 percent in respiratory technology.

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Working with business and industry, community colleges provide the bulk of the skilled manpower in computer technologies, manufacturing and other evolving industries that demand high-skilled labor. For example, San Jacinto Community College in the Houston suburb of Pasadena, Texas, provides training and technical staff for the aerospace industry. San Jacinto College addresses the training needs of this industry through a formalized program of study for prospective employees and more specialized programs for experienced employees.

Distance Learning and the Internet -- For nearly two decades, community colleges have made greater and greater use of distance learning and computer-assisted instruction. By overcoming boundaries of time and place, distance learning is ideally suited for working adults and residents of rural areas removed from community college campuses.

The full range of video technologies -- including broadcast and cable TV, satellite communication, and compressed video systems -- are the backbone of many community college programs. For example, the Los Angeles Community College District enrolls nearly 1,500 students who are pursuing their education entirely via "tele-courses" and interactive video. Community colleges were among the first users of "tele-courses" on global economics and world geography developed jointly by the Annenberg Foundation and the Corporation for Public Broadcasting. The willingness to embrace new approaches to curriculum and instruction is indicative of the commitment of community colleges to serve their students with contemporary material.

As "courseware" moves onto the World Wide Web, community colleges are building tele-courses and developing larger "virtual classrooms" that students can access through a personal computer. These students are already well-accustomed to using computers in their classes. According to the 1996 report of the Campus Computing Project, 31 percent of courses in community colleges use computer-based classrooms or labs. About one course in six uses computer-based simulations.

One example of the advanced use of technology can be found at New Hampshire Technical College, which converted a biotechnology technician course to a virtual classroom. The program emerged from the college's partnership with a company that is geographically isolated from other technical training programs in northern New England. This capability is ideal for training in an economy in which mid-level technical jobs have become pivotal. It requires significant network capacity, as well as faculty who know how to create interactive curriculum materials.

To enhance and expand their distance learning capabilities, community colleges are

building larger on-campus computer networks. These burgeoning systems are designed with an emphasis on greater support for instructional labs, and the training of faculty in electronic techniques that facilitate learning. These colleges are committed to continually upgrading their computer and telecommunications capacity. During a recent World Bank symposium on the promise and challenges associated with distance learning, representatives of Hewlett-Packard, Lucent Technologies, and Sun Microsystems, among others, agreed that community colleges were more responsive to the challenges of providing technical training in technical fields than other postsecondary institutions.

Under-served populations -- Two-year colleges provide low-cost access to education for two economically vulnerable groups -- high school dropouts who want to earn a General Equivalency Degree (GED), and non-English speaking citizens who need an English-as-a-Second Language (ESL) course. The Los Angeles Community College District, for example, delivers ESL training to students from 80 different language groups. Research shows that high school dropouts and non-English-speaking students felt most comfortable in the community college environment.

Math and Science Education -- It may surprise some to learn that community colleges are major incubators of future scientists, engineers and other technical professionals. One in six bachelor's degree recipients in engineering, engineering technology and architecture started in a community college. And one in ten graduating Ph.D.s in math and electrical engineering last year began in a community college.

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Community colleges are increasingly supporting the American economy through close ties to businesses and industries that rely on a workforce that is proficient in math and science. As institutions that focus on teaching and instruction rather than research, community colleges have faculty members with business and industry experience who can demystify math- and science-related careers.

Community colleges also benefit from the significant support of federal agencies. The National Science Foundation has recognized and increased its emphasis on community college math and science instruction.

Teaching and Learning -- Community colleges provide significant leadership at all levels of education. In the K-12 arena, community colleges are major sponsors

of Tech-Prep and School-to-Work programs. Students at two-year colleges are active in the campaigns to improve the reading skills of American students. Almost 200 community colleges have signed up to participate in the "America Reads Challenge," including the commitment of some of their College Work-Study positions to reading tutors who work in the local schools. Community colleges are the primary source for the development of para-professionals in the teaching fields and for recruitment of potential teaching forces in urban and rural areas. This role will increase in the next few years as the national need for new teachers continues to increase.

Remedial Educational Opportunities -- For students lacking the basic skills needed to pursue college-level course work, community colleges are the nation's primary providers of skill-strengthening assistance. Over 56 percent of the postsecondary enrollments in remedial reading, 80 percent in pre-algebra mathematics, and 61 percent in pre-college algebra are found in the local community college.

Opening the Doors to College: How the New Federal Investments in Higher Education Will Make a Difference

The tax breaks for college included in the Taxpayer Relief Act fulfilled two of President Clinton's educational goals for the nation:

- Making the first two years of college universally accessible to all learners; and,
- Encouraging people to pursue learning throughout their lifetime.

The new tax cuts extend federal student financial assistance in a variety of ways. These investments will benefit large portions of the nation's community college student body.

The Hope Scholarship will provide virtually tuition-free access for the first two years of college, or one- and two-year certificate programs. The Hope Scholarship provides a 100 percent tax credit on the first $1,000 dollars of tuition and fees, and 50 percent of the second $1,000. As Table I shows, the Hope Scholarship will cover, on average, 88 percent of tuition and fees for community college students in the 1998-99 academic year. Students in seven states -- including California and Texas -- who are eligible for the maximum HOPE credit will have their tuition and fees covered entirely.

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For those who wish to continue their education beyond the first two years of college, the Lifetime Learning Tax Credit provides a 20 percent credit for the first $5,000 of tuition and fees through the year 2002, and 20 percent of the first $10,000 thereafter.

These tax breaks for college will ease the pressure brought to bear on lower- and middle-income families by rising tuition, building on and supplementing the foundation of federal student aid programs.

Both houses of Congress have embraced the President's call to increase the maximum Pell Grant -- the bedrock form of support for the nation's most needy students -- to $3,000. This $300 increase over the current maximum will provide the biggest one-year boost in Pell investment ever, and it will make an additional 130,000 students eligible for the grants.

This $300 increase over the current maximum will provide the biggest one-year boost in Pell investment ever, and it will make an additional 130,000 students eligible for the grants.

As more students opt for the low-cost option of a community college, a larger proportion of Pell Grant funds will benefit community college students. In 1985, community college students received about 18 percent of all Pell dollars. By 1994, the community college share grew to 30 percent, and it is expected to climb even higher as more students embrace the concept of lifelong learning and enroll in community colleges. In academic 1998-99, 1.4 million community college students will receive almost $2.6 billion in Pell Grants.

Further, expansion of the federal College Work-Study program will allow more students to earn part of the cost of their education. In 1996, one-sixth of College Work-Study funds supported community college students. President Clinton aims to broaden this commitment to support one million Work-Study positions by the year 2000.

The collective impact of these investments is to make all colleges more accessible financially, but this is especially true for community colleges. For eligible middle-income students, the Hope Scholarship will cover all or almost all of their tuition. For students with the greatest financial need, the combined support of the Hope Scholarship, Pell Grants, College Work-Study and other forms of assistance will help to cover not only tuition and fees, but many additional expenses as well.

Implications for the Future

At the dawn of the new millennium, community colleges are well-positioned to serve as key providers of academic and occupational education for adult learners of all ages. Community colleges are adaptive organizations that fulfill an array of needs directly related to the future growth and prosperity of their region. The current and future expectations of these institutions will only expand as they develop and strengthen alliances throughout the economy.

That said, community colleges face some significant challenges in the coming years in order to continue playing this pivotal role. They are preparing to meet the educational and personal needs of increasingly diverse populations. They are extending their role as leaders in workforce training development -- an area that now includes Tech-Prep and School-to-Work initiatives, as well as means of comprehensive assessment that judge students on what they know and not just on how long they have been sitting in a classroom. They are playing a leading role in the national movement to improve K-12 education -- contributing to the recruitment, retention and ongoing training of the new cadre of two million teachers needed for America's schools in the coming decade. They are extending their role as centers for comprehensive community development programs. And they are at the heart of the nation's response to the challenge of welfare reform, developing flexible ways of continuing to provide academic and occupational skills needed by adults and young people alike.

As called for by the Truman Commission a half-century ago, community colleges are, indeed, driven by their inextricable links with the communities that they serve. Whether it is a young woman studying to become an aerospace technician with NASA, a mid-career computer programmer taking night courses on JAVA or some other computer language, or an aspiring teacher taking credits in calculus, chemistry and literature that he or she will transfer to a nearby university -- community colleges are engines of community growth. Our investments in the nation's community colleges and their students will come back to us exponentially in the form of continued growth and prosperity for future generations of Americans.

National and State-by-State Analysis of the Impact of Hope Scholarships and Pell Grants on Community Colleges

"We must make the 13th and 14th years of education — at least two years of college — just as universal in America by the 21st century as a high school education is today, and we must open the doors of college to all Americans."

— President Clinton
State of the Union Address, 1997

Table 1

Public 2-Year Institutions
Estimated 1998-99 Tuition and Fees and HOPE Scholarship Tax Credit

	Estimated 1998-99 Average Tuition and Fees	Maximum HOPE Scholarship Tax Credit	Maximum HOPE Scholarship Tax Credit as % of Tuition and Fees
Alabama	$ 1,030	$ 1,015	99%
Alaska	2,040	1,500	74%
Arizona	860	860	100%
Arkansas	1,030	1,015	99%
California	400	400	100%
Colorado	1,370	1,185	86%
Connecticut	1,900	1,450	76%
Delaware	1,470	1,235	84%
District of Columbia	N/A	N/A	N/A
Florida	1,190	1,095	92%
Georgia	1,200	1,100	92%
Hawaii	870	870	100%
Idaho	1,176	1,085	93%
Illinois	1,390	1,195	86%
Indiana	2,540	1,500	59%
Iowa	2,030	1,500	74%
Kansas	1,380	1,190	86%
Kentucky	1,230	1,115	91%
Louisiana	870	870	100%
Maine	2,970	1,500	51%
Maryland	2,330	1,500	64%
Massachusetts	2,580	1,500	58%
Michigan	1,730	1,365	79%
Minnesota	2,350	1,500	64%
Mississippi	1,050	1,025	98%
Missouri	1,410	1,205	85%
Montana	1,660	1,330	80%
Nebraska	1,330	1,165	88%
Nevada	1,090	1,045	96%
New Hampshire	3,060	1,500	49%
New Jersey	2,150	1,500	70%
New Mexico	670	670	100%
New York	2,750	1,500	55%
North Carolina	640	640	100%
North Dakota	1,930	1,465	76%
Ohio	2,450	1,500	61%
Oklahoma	1,210	1,105	91%
Oregon	1,700	1,350	79%
Pennsylvania	2,190	1,500	68%
Rhode Island	1,920	1,460	76%
South Carolina	1,220	1,110	91%
South Dakota	2,880	1,500	52%
Tennessee	1,080	1,040	96%
Texas	840	840	100%
Utah	1,530	1,265	83%
Vermont	2,780	1,500	54%
Virginia	1,610	1,305	81%
Washington	1,610	1,305	81%
West Virginia	1,380	1,190	86%
Wisconsin	2,160	1,500	69%
Wyoming	1,150	1,075	93%
Outlying Areas	1,800	N/A	N/A
US Totals	$1,320	$1,160	88%

Source: Education Department estimates based on data from the 1996-97 Integrated Postsecondary Education Data System early release file, adjusted for estimated increases in tuition and fees and weighted by the unduplicated headcount of all students enrolled in public 2-year institutions.

District of Columbia does not have a public 2-year institution.

Outlying areas are not covered by the HOPE scholarship tax credit.

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Table 2

Public 2-Year Institutions
Estimated 1998-99 Pell Grants

	Recipients	Dollars (in thousands)	Average Award
Alabama	33,000	$ 55,114	$ 1,670
Alaska	300	637	1,480
Arizona	30,700	55,574	1,810
Arkansas	12,500	23,171	1,850
California	195,900	384,075	1,960
Colorado	16,500	29,838	1,800
Connecticut	9,700	16,197	1,670
Delaware	2,800	4,300	1,560
District of Columbia	N/A	N/A	N/A
Florida	97,200	181,479	1,870
Georgia	40,000	53,032	1,330
Hawaii	4,100	7,514	1,830
Idaho	3,500	6,772	1,950
Illinois	59,900	101,298	1,690
Indiana	18,400	31,987	1,740
Iowa	20,800	37,403	1,800
Kansas	15,500	27,237	1,760
Kentucky	19,300	36,622	1,890
Louisiana	17,100	30,619	1,800
Maine	2,100	4,010	1,910
Maryland	22,800	38,823	1,700
Massachusetts	25,000	46,257	1,850
Michigan	47,900	78,394	1,640
Minnesota	30,000	52,375	1,750
Mississippi	25,600	50,426	1,970
Missouri	22,100	38,288	1,730
Montana	5,000	10,070	2,020
Nebraska	9,000	13,866	1,540
Nevada	3,300	5,114	1,570
New Hampshire	2,600	4,778	1,830
New Jersey	30,800	58,159	1,890
New Mexico	9,800	17,251	1,760
New York	125,700	251,128	2,000
North Carolina	37,200	63,058	1,700
North Dakota	3,600	6,913	1,920
Ohio	44,300	77,048	1,740
Oklahoma	26,100	48,175	1,850
Oregon	16,800	29,984	1,780
Pennsylvania	35,600	63,866	1,790
Rhode Island	4,000	6,573	1,650
South Carolina	22,200	33,954	1,530
South Dakota	2,700	5,276	1,950
Tennessee	23,900	43,222	1,810
Texas	117,900	209,530	1,780
Utah	7,800	13,291	1,710
Vermont	2,800	4,056	1,470
Virginia	28,700	50,876	1,770
Washington	38,700	74,143	1,920
West Virginia	4,500	9,150	2,030
Wisconsin	22,900	41,063	1,790
Wyoming	4,300	8,166	1,880
Outlying Areas	21,600	45,270	2,090
US Totals	1,424,500	$2,585,425	$1,810

Source: Education Department estimates based on the President's fiscal year 1998 budget policy, adjusted for mid-session review re-estimates.

District of Columbia does not have a public 2-year institution.

Table 3

Distribution of Higher Education Tuition Tax Benefits and Pell Grants by Student's State of Legal Residence

	Number of Beneficiaries (in thousands)			Dollar Amounts of Benefits (in millions)			Pell Grants	
	HOPE Scholarship	20% Credit for Lifetime Learning	Total	HOPE Scholarship	20% Credit for Lifetime Learning	Total	Number of Beneficiaries (in thousands)	Dollar Amount of Benefits (in millions)
Alabama	90	109	199	$80 6	$60 1	$140 7	80	$148 6
Alaska	12	15	28	11 1	8 4	19 5	5	8 9
Arizona	112	138	250	100 7	75 6	176 3	74	140 0
Arkansas	37	44	81	32 8	24 2	57 0	40	78 7
California	761	934	1,695	682 4	513 2	1,195 6	438	900 4
Colorado	101	124	224	90 2	68 0	158 2	54	101 2
Connecticut	69	85	153	61 4	46 5	107 9	27	48 6
Delaware	19	24	43	17 2	13 1	30 3	6	10 8
District of Columbia	34	42	76	30 3	23 0	53 3	11	20 4
Florida	255	311	565	228 3	170 8	399 0	192	369 4
Georgia	122	149	272	109 8	82 0	191 8	100	174 0
Hawaii	28	35	63	25 3	19 2	44 5	8	14 9
Idaho	24	29	52	21 2	15 8	37 0	21	42 1
Illinois	308	379	687	276 0	208 1	484 1	152	283 5
Indiana	119	146	266	107 0	80 3	187 3	79	143 2
Iowa	69	84	154	62 0	46 4	108 4	53	95 9
Kansas	70	85	155	62 5	46 9	109 3	46	84 8
Kentucky	71	86	157	63 8	47 4	111 2	66	129 5
Louisiana	76	92	169	68 6	50 7	119 3	87	181 3
Maine	23	28	51	20 7	15 6	36 3	15	29 0
Maryland	112	138	250	100 3	75 6	176 0	56	102 0
Massachusetts	176	217	393	157 7	119 0	276 7	83	157 8
Michigan	227	278	505	203 3	152 7	355 9	141	256 3
Minnesota	119	146	264	106 4	79 9	186 4	75	132 9
Mississippi	45	54	98	40 1	29 5	69 6	56	114 8
Missouri	119	146	266	107 1	80 3	187 4	82	150 9
Montana	15	18	33	13 4	9 9	23 3	18	35 3
Nebraska	48	58	106	42 7	32 1	74 8	30	52 0
Nevada	28	34	62	24 9	18 9	43 8	9	16 4
New Hampshire	26	32	59	23 7	17 8	41 5	13	24 2
New Jersey	140	172	311	125 3	94 3	219 6	77	149 9
New Mexico	40	49	89	36 1	26 9	63 0	34	66 6
New York	414	503	916	370 9	276 1	647 0	375	767 3
North Carolina	153	188	342	137 5	103 4	240 9	87	162 2
North Dakota	16	19	34	13 9	10 3	24 2	15	29 3
Ohio	222	271	493	198 8	148 8	347 6	161	297 2
Oklahoma	72	87	159	64 3	47 8	112 2	69	133 7
Oregon	68	83	151	60 8	45 7	106 5	41	77 1
Pennsylvania	251	307	558	224 8	168 8	393 6	159	303 7
Rhode Island	31	38	69	27 7	20 8	48 5	18	33 2
South Carolina	69	84	154	62 0	46 4	108 4	54	97 2
South Dakota	14	17	31	12 7	9 4	22 1	16	30 8
Tennessee	98	119	217	87 4	65 4	152 8	74	141 0
Texas	387	473	860	347 0	260 0	607 1	270	510 8
Utah	58	71	129	52 2	39 0	91 2	47	84 6
Vermont	14	18	32	13 0	9 7	22 7	9	16 7
Virginia	148	181	329	132 3	99 6	232 0	81	148 2
Washington	117	144	262	105 3	79 2	184 5	71	136 8
West Virginia	35	42	76	30 9	23 1	54 0	30	61 0
Wisconsin	127	157	284	114 2	86 1	200 3	65	119 3
Wyoming	12	15	28	11 1	8 3	19 5	9	16 6
Outlying Areas		Not applicable			Not applicable		189	437 4
US Totals	5,800	7,100	12,900	$5,200 0	$3,900 0	$9,100 0	4,065	$7,868 0

Source: Education Department estimates based on State-level enrollment, Pell Grant recipient data, and the President's fiscal year 1998 budget policy, adjusted for mid-session review re-estimates

The number of beneficiaries and amount of benefits for the tax credits were calculated for FY 1998 and FY 1999, respectively
"Outlying Areas" are not covered by the tax credits

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ALABAMA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 99% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Alabama student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 90,000 Alabama students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Alabama community college students, the average tuition and fees per student are estimated to be $1,030, making the HOPE scholarship amount worth up to a 99% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 109,000 Alabama students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 199,000 Alabama students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $140.7 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 80,000 Alabama students will receive an estimated $148.6 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Alabama will be $1,670. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

199,000 Alabama Students to Benefit from the President's Education Tax Cuts

ALASKA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 74% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Alaska student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 12,000 Alaska students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Alaska community college students, the average tuition and fees per student are estimated to be $2,040, making the HOPE scholarship amount worth up to a 74% discount for middle-income families.

• Lifetime Learning Tax Credit

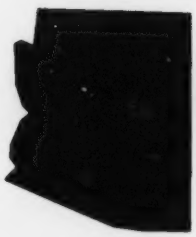
An additional 15,000 Alaska students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 28,000 Alaska students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $19.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 5,000 Alaska students will receive an estimated $8.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Alaska will be $1,480. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

28,000 Alaska Students to Benefit from the President's Education Tax Cuts

ARIZONA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —



The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Arizona student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 112,000 Arizona students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Arizona community college students, the average tuition and fees per student are estimated to be $860, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 138,000 Arizona students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 250,000 Arizona students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $176.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 74,000 Arizona students will receive an estimated $140.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Arizona will be $1,810. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

250,000 Arizona Students to Benefit from the President's Education Tax Cuts

ARKANSAS STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 99% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Arkansas student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 37,000 Arkansas students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Arkansas community college students, the average tuition and fees per student are estimated to be $1,030, making the HOPE scholarship amount worth up to a 99% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 44,000 Arkansas students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 81,000 Arkansas students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $57.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 40,000 Arkansas students will receive an estimated $78.7 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Arkansas will be $1,850. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

81,000 Arkansas Students to Benefit from the President's Education Tax Cuts

CALIFORNIA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any California student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 761,000 California students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for California community college students, the average tuition and fees per student are estimated to be $400, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 934,000 California students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 1,695,000 California students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $1.19 billion for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 438,000 California students will receive an estimated $900.4 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in California will be $1,960. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

1,695,000 California Students to Benefit from the President's Education Tax Cuts

COLORADO STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100 PERCENT FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Colorado student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 101,000 Colorado students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Colorado community college students, the average tuition and fees per student are estimated to be $1,370, making the HOPE scholarship amount worth up to a 86% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 124,000 Colorado students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 224,000 Colorado students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $158.2 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 54,000 Colorado students will receive an estimated $101.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Colorado will be $1,800. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

224,000 Colorado Students to Benefit from the President's Education Tax Cuts

CONNECTICUT STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 76% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Connecticut student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 69,000 Connecticut students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Connecticut community college students, the average tuition and fees per student are estimated to be $1,900, making the HOPE scholarship amount worth up to a 76% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 85,000 Connecticut students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 153,000 Connecticut students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $107.9 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 27,000 Connecticut students will receive an estimated $48.6 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Connecticut will be $1,670. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

153,000 Connecticut Students to Benefit from the President's Education Tax Cuts

DELAWARE STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 84% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Delaware student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 19,000 Delaware students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Delaware community college students, the average tuition and fees per student are estimated to be $1,470, making the HOPE scholarship amount worth up to a 84% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 24,000 Delaware students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 43,000 Delaware students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $30.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 6,000 Delaware students will receive an estimated $10.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Delaware will be $1,560. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

43,000 Delaware Students to Benefit from the President's Education Tax Cuts

FLORIDA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 92% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Florida student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 255,000 Florida students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Florida community college students, the average tuition and fees per student are estimated to be $1,190, making the HOPE scholarship amount worth up to a 92% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 311,000 Florida students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 565,000 Florida students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $399.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 192,000 Florida students will receive an estimated $369.4 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Florida will be $1,870. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

565,000 Florida Students to Benefit from the President's Education Tax Cuts

GEORGIA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 92% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Georgia student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 122,000 Georgia students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Georgia community college students, the average tuition and fees per student are estimated to be $1,200, making the HOPE scholarship amount worth up to a 92% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 149,000 Georgia students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 272,000 Georgia students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $191.8 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 100,000 Georgia students will receive an estimated $174.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Georgia will be $1,330. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

272,000 Georgia Students to Benefit from the President's Education Tax Cuts

HAWAII STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Hawaii student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 28,000 Hawaii students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Hawaii community college students, the average tuition and fees per student are estimated to be $870, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 35,000 Hawaii students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 63,000 Hawaii students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $44.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 8,000 Hawaii students will receive an estimated $14.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Hawaii will be $1,830. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

63,000 Hawaii Students to Benefit from the President's Education Tax Cuts

IDAHO STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 93% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Idaho student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 24,000 Idaho students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Idaho community college students, the average tuition and fees per student are estimated to be $1,170, making the HOPE scholarship amount worth up to a 93% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 29,000 Idaho students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 52,000 Idaho students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $37.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 21,000 Idaho students will receive an estimated $42.1 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Idaho will be $1,950. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

52,000 Idaho Students to Benefit from the President's Education Tax Cuts

ILLINOIS STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 86% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Illinois student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 308,000 Illinois students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Illinois community college students, the average tuition and fees per student are estimated to be $1,390, making the HOPE scholarship amount worth up to a 86% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 379,000 Illinois students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 687,000 Illinois students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $484.1 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 152,000 Illinois students will receive an estimated $283.5 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Illinois will be $1,690. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

687,000 Illinois Students to Benefit from the President's Education Tax Cuts

INDIANA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 59% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Indiana student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 119,000 Indiana students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Indiana community college students, the average tuition and fees per student are estimated to be $2,540, making the HOPE scholarship amount worth up to a 59% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 146,000 Indiana students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 266,000 Indiana students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $187.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 79,000 Indiana students will receive an estimated $143.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Indiana will be $1,740. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

266,000 Indiana Students to Benefit from the President's Education Tax Cuts

IOWA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 74% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Iowa student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 69,000 Iowa students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Iowa community college students, the average tuition and fees per student are estimated to be $2,030, making the HOPE scholarship amount worth up to a 74% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 84,000 Iowa students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 154,000 Iowa students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $108.4 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 53,000 Iowa students will receive an estimated $95.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Iowa will be $1,800. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

154,000 Iowa Students to Benefit from the President's Education Tax Cuts

KANSAS STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 86% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Kansas student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 70,000 Kansas students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Kansas community college students, the average tuition and fees per student are estimated to be $1,380, making the HOPE scholarship amount worth up to a 86% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 85,000 Kansas students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 155,000 Kansas students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $109.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 46,000 Kansas students will receive an estimated $84.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Kansas will be $1,760. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

155,000 Kansas Students to Benefit from the President's Education Tax Cuts

KENTUCKY STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 91% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Kentucky student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 71,000 Kentucky students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Kentucky community college students, the average tuition and fees per student are estimated to be $1,230, making the HOPE scholarship amount worth up to a 91% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 86,000 Kentucky students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 157,000 Kentucky students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $111.2 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 66,000 Kentucky students will receive an estimated $129.5 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Kentucky will be $1,890. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

157,000 Kentucky Students to Benefit from the President's Education Tax Cuts

LOUISIANA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Louisiana student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 76,000 Louisiana students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Louisiana community college students, the average tuition and fees per student are estimated to be $870, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 92,000 Louisiana students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 169,000 Louisiana students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $119.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 87,000 Louisiana students will receive an estimated $181.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Louisiana will be $1,800. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

169,000 Louisiana Students to Benefit from the President's Education Tax Cuts

MAINE STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 51% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Maine student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 23,000 Maine students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Maine community college students, the average tuition and fees per student are estimated to be $2,970, making the HOPE scholarship amount worth up to a 51% discount for middle-income families.

• Lifetime Learning Tax Credit

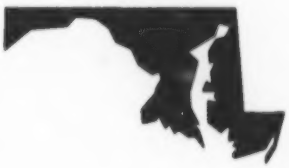
An additional 28,000 Maine students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 51,000 Maine students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $36.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 15,000 Maine students will receive an estimated $29.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Maine will be $1,910. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

51,000 Maine Students to Benefit from the President's Education Tax Cuts

MARYLAND STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 64% FOR COMMUNITY COLLEGE STUDENTS —



The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Maryland student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 112,000 Maryland students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Maryland community college students, the average tuition and fees per student are estimated to be $2,330, making the HOPE scholarship amount worth up to a 64% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 138,000 Maryland students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 250,000 Maryland students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $176.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 56,000 Maryland students will receive an estimated $102.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Maryland will be $1,700. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

250,000 Maryland Students to Benefit from the President's Education Tax Cuts

MASSACHUSETTS STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 58% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Massachusetts student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 176,000 Massachusetts students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Massachusetts community college students, the average tuition and fees per student are estimated to be $2,580, making the HOPE scholarship amount worth up to a 58% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 217,000 Massachusetts students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 393,000 Massachusetts students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $276.7 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 83,000 Massachusetts students will receive an estimated $157.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Massachusetts will be $1,850. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

393,000 Massachusetts Students to Benefit from the President's Education Tax Cuts

MICHIGAN STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 79% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Michigan student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 227,000 Michigan students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Michigan community college students, the average tuition and fees per student are estimated to be $1,730, making the HOPE scholarship amount worth up to a 79% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 278,000 Michigan students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 505,000 Michigan students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $355.9 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 141,000 Michigan students will receive an estimated $256.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Michigan will be $1,640. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

505,000 Michigan Students to Benefit from the President's Education Tax Cuts

MINNESOTA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 64% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Minnesota student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 119,000 Minnesota students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Minnesota community college students, the average tuition and fees per student are estimated to be $2,350, making the HOPE scholarship amount worth up to a 64% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 146,000 Minnesota students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 264,000 Minnesota students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $186.4 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 75,000 Minnesota students will receive an estimated $132.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Minnesota will be $1,750. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

264,000 Minnesota Students to Benefit from the President's Education Tax Cuts

MISSISSIPPI STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 98% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Mississippi student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 45,000 Mississippi students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Mississippi community college students, the average tuition and fees per student are estimated to be $1,050, making the HOPE scholarship amount worth up to a 98% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 54,000 Mississippi students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 98,000 Mississippi students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $69.6 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 56,000 Mississippi students will receive an estimated $114.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Mississippi will be $1,970. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

98,000 Mississippi Students to Benefit from the President's Education Tax Cuts

MISSOURI STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 85% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Missouri student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 119,000 Missouri students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Missouri community college students, the average tuition and fees per student are estimated to be $1,410, making the HOPE scholarship amount worth up to a 85% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 146,000 Missouri students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 266,000 Missouri students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $187.4 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 82,000 Missouri students will receive an estimated $150.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Missouri will be $1,730. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

266,000 Missouri Students to Benefit from the President's Education Tax Cuts

MONTANA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 80% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Montana student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 15,000 Montana students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Montana community college students, the average tuition and fees per student are estimated to be $1,660, making the HOPE scholarship amount worth up to a 80% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 18,000 Montana students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 33,000 Montana students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $23.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 18,000 Montana students will receive an estimated $35.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Montana will be $2,020. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

33,000 Montana Students to Benefit from the President's Education Tax Cuts

NEBRASKA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 88% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Nebraska student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 48,000 Nebraska students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Nebraska community college students, the average tuition and fees per student are estimated to be $1,330, making the HOPE scholarship amount worth up to a 88% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 58,000 Nebraska students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 106,000 Nebraska students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $74.8 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 30,000 Nebraska students will receive an estimated $52.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Nebraska will be $1,540. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

106,000 Nebraska Students to Benefit from the President's Education Tax Cuts

NEVADA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 96% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Nevada student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 28,000 Nevada students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Nevada community college students, the average tuition and fees per student are estimated to be $1,090, making the HOPE scholarship amount worth up to a 96% discount for middle-income families.

• Lifetime Learning Tax Credit

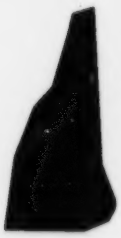
An additional 34,000 Nevada students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 62,000 Nevada students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $43.8 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 9,000 Nevada students will receive an estimated $16.4 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Nevada will be $1,570. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

62,000 Nevada Students to Benefit from the President's Education Tax Cuts

NEW HAMPSHIRE STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 49% FOR COMMUNITY COLLEGE STUDENTS —



The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any New Hampshire student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 26,000 New Hampshire students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for New Hampshire community college students, the average tuition and fees per student are estimated to be $3,060, making the HOPE scholarship amount worth up to a 49% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 32,000 New Hampshire students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 59,000 New Hampshire students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $41.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 13,000 New Hampshire students will receive an estimated $24.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in New Hampshire will be $1,830. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

59,000 New Hampshire Students to Benefit from the President's Education Tax Cuts

NEW JERSEY STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 70% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any New Jersey student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 140,000 New Jersey students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for New Jersey community college students, the average tuition and fees per student are estimated to be $2,150, making the HOPE scholarship amount worth up to a 70% discount for middle-income families.

• Lifetime Learning Tax Credit

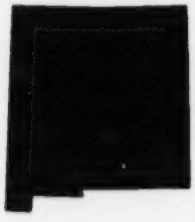
An additional 172,000 New Jersey students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 311,000 New Jersey students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $219.6 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 77,000 New Jersey students will receive an estimated $149.9 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in New Jersey will be $1,890. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

311,000 New Jersey Students to Benefit from the President's Education Tax Cuts

NEW MEXICO STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —



The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any New Mexico student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 40,000 New Mexico students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for New Mexico community college students, the average tuition and fees per student are estimated to be $670, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 49,000 New Mexico students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 89,000 New Mexico students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $63.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 34,000 New Mexico students will receive an estimated $66.6 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in New Mexico will be $1,760. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

89,000 New Mexico Students to Benefit from the President's Education Tax Cuts

NEW YORK STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 55% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any New York student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 414,000 New York students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for New York community college students, the average tuition and fees per student are estimated to be $2,750, making the HOPE scholarship amount worth up to a 55% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 503,000 New York students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 916,000 New York students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $647.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 375,000 New York students will receive an estimated $767.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in New York will be $2,000. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

916,000 New York Students to Benefit from the President's Education Tax Cuts

NORTH CAROLINA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any North Carolina student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 153,000 North Carolina students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for North Carolina community college students, the average tuition and fees per student are estimated to be $640, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 188,000 North Carolina students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 342,000 North Carolina students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $240.9 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 87,000 North Carolina students will receive an estimated $162.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in North Carolina will be $1,700. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

342,000 North Carolina Students to Benefit from the President's Education Tax Cuts

NORTH DAKOTA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 76% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any North Dakota student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 16,000 North Dakota students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for North Dakota community college students, the average tuition and fees per student are estimated to be $1,930, making the HOPE scholarship amount worth up to a 76% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 19,000 North Dakota students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 34,000 North Dakota students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $24.2 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 15,000 North Dakota students will receive an estimated $29.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in North Dakota will be $1,920. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

34,000 North Dakota Students to Benefit from the President's Education Tax Cuts

OHIO STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 61% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Ohio student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 222,000 Ohio students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Ohio community college students, the average tuition and fees per student are estimated to be $2,450, making the HOPE scholarship amount worth up to a 61% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 271,000 Ohio students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 493,000 Ohio students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $347.6 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 161,000 Ohio students will receive an estimated $297.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Ohio will be $1,740. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

493,000 Ohio Students to Benefit from the President's Education Tax Cuts

OKLAHOMA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 91% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Oklahoma student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 72,000 Oklahoma students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Oklahoma community college students, the average tuition and fees per student are estimated to be $1,210, making the HOPE scholarship amount worth up to a 91% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 87,000 Oklahoma students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 159,000 Oklahoma students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $112.2 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 69,000 Oklahoma students will receive an estimated $133.7 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Oklahoma will be $1,850. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

159,000 Oklahoma Students to Benefit from the President's Education Tax Cuts

OREGON STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 79% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Oregon student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 68,000 Oregon students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Oregon community college students, the average tuition and fees per student are estimated to be $1,700, making the HOPE scholarship amount worth up to a 79% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 83,000 Oregon students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 151,000 Oregon students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $106.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 41,000 Oregon students will receive an estimated $77.1 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Oregon will be $1,780. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

151,000 Oregon Students to Benefit from the President's Education Tax Cuts

PENNSYLVANIA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 68% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Pennsylvania student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 251,000 Pennsylvania students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Pennsylvania community college students, the average tuition and fees per student are estimated to be $2,190, making the HOPE scholarship amount worth up to a 68% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 307,000 Pennsylvania students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 558,000 Pennsylvania students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $393.6 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 159,000 Pennsylvania students will receive an estimated $303.7 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Pennsylvania will be $1,790. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

558,000 Pennsylvania Students to Benefit from the President's Education Tax Cuts

RHODE ISLAND STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 76% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Rhode Island student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 31,000 Rhode Island students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Rhode Island community college students, the average tuition and fees per student are estimated to be $1,920, making the HOPE scholarship amount worth up to a 76% discount for middle-income families.

• Lifetime Learning Tax Credit

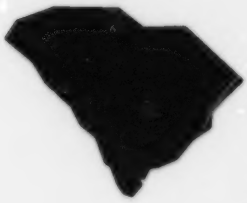
An additional 38,000 Rhode Island students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 69,000 Rhode Island students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $48.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 18,000 Rhode Island students will receive an estimated $33.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Rhode Island will be $1,650. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

69,000 Rhode Island Students to Benefit from the President's Education Tax Cuts

SOUTH CAROLINA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 91% FOR COMMUNITY COLLEGE STUDENTS —



The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any South Carolina student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 69,000 South Carolina students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for South Carolina community college students, the average tuition and fees per student are estimated to be $1,220, making the HOPE scholarship amount worth up to a 91% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 84,000 South Carolina students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 154,000 South Carolina students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $108.4 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 54,000 South Carolina students will receive an estimated $97.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in South Carolina will be $1,530. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

154,000 South Carolina Students to Benefit from the President's Education Tax Cuts

SOUTH DAKOTA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 52% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any South Dakota student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 14,000 South Dakota students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for South Dakota community college students, the average tuition and fees per student are estimated to be $2,880, making the HOPE scholarship amount worth up to a 52% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 17,000 South Dakota students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 31,000 South Dakota students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $22.1 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 16,000 South Dakota students will receive an estimated $30.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in South Dakota will be $1,950. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

31,000 South Dakota Students to Benefit from the President's Education Tax Cuts

TENNESSEE STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 96% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Tennessee student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 98,000 Tennessee students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Tennessee community college students, the average tuition and fees per student are estimated to be $1,080, making the HOPE scholarship amount worth up to a 96% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 119,000 Tennessee students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 217,000 Tennessee students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $152.8 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 74,000 Tennessee students will receive an estimated $141.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Tennessee will be $1,810. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

217,000 Tennessee Students to Benefit from the President's Education Tax Cuts

TEXAS STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 100% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Texas student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 387,000 Texas students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Texas community college students, the average tuition and fees per student are estimated to be $840, making the HOPE scholarship amount worth up to a 100% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 473,000 Texas students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 860,000 Texas students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $607.1 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 270,000 Texas students will receive an estimated $510.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Texas will be $1,780. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

860,000 Texas Students to Benefit from the President's Education Tax Cuts

UTAH STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 83% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Utah student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 58,000 Utah students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Utah community college students, the average tuition and fees per student are estimated to be $1,530, making the HOPE scholarship amount worth up to a 83% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 71,000 Utah students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 129,000 Utah students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $91.2 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 47,000 Utah students will receive an estimated $84.6 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Utah will be $1,710. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

129,000 Utah Students to Benefit from the President's Education Tax Cuts

VERMONT STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 54% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Vermont student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 14,000 Vermont students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Vermont community college students, the average tuition and fees per student are estimated to be $2,780, making the HOPE scholarship amount worth up to a 54% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 18,000 Vermont students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 32,000 Vermont students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $22.7 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 9,000 Vermont students will receive an estimated $16.7 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Vermont will be $1,470. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

32,000 Vermont Students to Benefit from the President's Education Tax Cuts

VIRGINIA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 81% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Virginia student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 148,000 Virginia students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Virginia community college students, the average tuition and fees per student are estimated to be $1,610, making the HOPE scholarship amount worth up to a 81% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 181,000 Virginia students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 329,000 Virginia students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $232.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 81,000 Virginia students will receive an estimated $148.2 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Virginia will be $1,770. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

329,000 Virginia Students to Benefit from the President's Education Tax Cuts

WASHINGTON STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE — UP TO 81% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Washington student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 117,000 Washington students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Washington community college students, the average tuition and fees per student are estimated to be $1,610, making the HOPE scholarship amount worth up to a 81% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 144,000 Washington students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 262,000 Washington students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $184.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 71,000 Washington students will receive an estimated $136.8 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Washington will be $1,920. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

262,000 Washington Students to Benefit from the President's Education Tax Cuts

WEST VIRGINIA STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 86% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any West Virginia student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 35,000 West Virginia students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for West Virginia community college students, the average tuition and fees per student are estimated to be $1,380, making the HOPE scholarship amount worth up to a 86% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 42,000 West Virginia students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 76,000 West Virginia students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $54.0 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 30,000 West Virginia students will receive an estimated $61.0 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in West Virginia will be $2,030. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

76,000 West Virginia Students to Benefit from the President's Education Tax Cuts

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WISCONSIN STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 69% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Wisconsin student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 127,000 Wisconsin students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Wisconsin community college students, the average tuition and fees per student are estimated to be $2,160, making the HOPE scholarship amount worth up to a 69% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 157,000 Wisconsin students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 284,000 Wisconsin students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $200.3 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 65,000 Wisconsin students will receive an estimated $119.3 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Wisconsin will be $1,790. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

284,000 Wisconsin Students to Benefit from the President's Education Tax Cuts

WYOMING STUDENTS TO RECEIVE TAX CUTS FOR COLLEGE
— UP TO 93% FOR COMMUNITY COLLEGE STUDENTS —

The President's HOPE Scholarship established by the Taxpayer Relief Act, together with proposed Pell Grant increases in the Bipartisan Balanced Budget Agreement, ensures that the first two years of a college education will be well within reach of any Wyoming student willing to work for it. And with the new Lifetime Learning Tax Credit, students can continue their education or return to school later in life to increase their knowledge and skills for the 21st century economy.

• HOPE Scholarships

In 1998-99, an estimated 12,000 Wyoming students will receive a HOPE Scholarship tax credit to help pay for the first two years of college. Specifically, for Wyoming community college students, the average tuition and fees per student are estimated to be $1,150, making the HOPE scholarship amount worth up to a 93% discount for middle-income families.

• Lifetime Learning Tax Credit

An additional 15,000 Wyoming students are expected to take advantage of the 20% Lifetime Learning Tax Credit on up to the first $5,000 in tuition and fees through the year 2002 and up to $10,000 after 2002. Altogether, some 28,000 Wyoming students from working and middle class families are expected to take advantage of the new HOPE and Lifetime Learning tax cuts, saving $19.5 million for postsecondary education in FY 1999.

• Pell Grants

In addition to the tax benefits, approximately 9,000 Wyoming students will receive an estimated $16.6 million in Pell Grants in 1998-99. The maximum Pell Grant, which can also be used to help cover college-related living expenses, will be increased to $3,000 in 1998-99. The average grant for community college students in Wyoming will be $1,880. Some students will qualify for both a Pell Grant and tax credit (HOPE or Lifetime).

28,000 Wyoming Students to Benefit from the President's Education Tax Cuts

Resources

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